

Claims

What is claimed is:

1. A network-based system for facilitating the dispensing of insurance, the system being configured to:
 - receive policy information from a plurality of insurance companies, the policy information including at least insurance rates and underwriting guidelines;
 - contract with insurance companies to sell the companies' insurance policies in accordance with the policy information;
 - receive data via the network from a customer, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines;
 - provide to the customer via the network, insurance rates for insurance policies from a plurality of competing insurance companies, the insurance company offering each policy being identified;
 - receive from the customer via the network instructions to purchase an insurance policy;
 - receive a payment or a promise to pay; and
 - facilitate the electronic distribution of proof of coverage to the location of the customer.
2. The system according to Claim 1 wherein:
 - the network is the Internet;
 - the data is input directly by the customer into a computer accessed by the customer;
 - the instructions to purchase the insurance policy are input directly by the customer into a computer accessed by the customer;
 - the payment or promise to pay is received via the Internet and input directly by the customer into a computer accessed by the customer; and
 - the electronic distribution includes printing at the location of the customer, via a printer accessed by the customer, a document providing proof of coverage.

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3. The system according to Claim 2:
the system being further configured to receive customers from insurance agents;
the insurance agents performing advertising; and
the advertising including at least registering with at least one search engine.
 4. The system according to Claim 3, the system being further configured to:
pay the insurance companies premiums; and
pay the insurance agents commissions.
 5. The system according to Claim 4:
the policy information being received via the Internet; and
the contracting with insurance companies being via the Internet.
 6. The system according to Claim 2, the policy information being received via the Internet.
 7. The system according to Claim 6, the contracting with insurance companies being via the Internet.
 8. The system according to Claim 7, the system being further configured to:
store the policy information;
store the data; and
provide customer service, the customer service including at least notifying customers of changes in the policy information.
 9. The system according to Claim 8, the system being further configured to provide claims service.

10. The system according to Claim 7:
the insurance being selected from the group consisting of automobile insurance and specialty insurance; and
the insurance providing coverage in a country other than the one in which the customer resides.
11. The system according to Claim 1:
the data being input into a computer by an insurance agent on behalf of the customer;
the instructions to purchase being input by the insurance agent on behalf of the customer;
the payment or promise to pay being received from the customer by the insurance agent;
the electronic distribution includes printing at the location of the customer, a document providing proof of coverage;
the printing being via a printer controlled by the insurance agent; and
the insurance agent giving the document to the customer.
12. The system according to Claim 1, the insurance being automobile insurance.
13. The system according to Claim 1, the insurance being specialty insurance.
14. The system according to Claim 1, the insurance providing coverage exclusively in a country other than the one in which the customer resides.

15. An Internet-based method of facilitating the dispensing of insurance, the method comprising in any order at least the steps of:

storing policy information for insurance policies, the policy information including at least insurance rates and underwriting guidelines;

contracting with a plurality of insurance agents for facilitating the dispensing of the insurance policies, the facilitating the dispensing of the insurance policies comprising at least advertising;

receiving customer data via the Internet, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines;

providing via the Internet, insurance rates for insurance policies;

receiving via the Internet an instruction to purchase an insurance policy;

receiving a payment or a promise to pay;

storing at least part of the customer data; and

facilitating the electronic distribution of proof of coverage to the location of the customer.

16. The method according to Claim 15 the facilitating the dispensing of the insurance policies comprising at least directing customers to a website.

17. The method according to Claim 16:
the insurance agents having websites;

said advertising comprising registering with at least one search engine; and
the method further comprising the steps of:

receiving customers via links from the insurance agents' websites;

paying the insurance agents, at least for customers that purchased insurance received via said links.

18. The method according to Claim 17, the method further comprising the steps of:
- receiving customers via links from the non-agents' websites; and
- paying the non-agents.
19. The method according to Claim 18, the insurance policies being specialty insurance.
20. The method according to Claim 15, the policy information being from a plurality of competing insurance companies.
21. The method according to Claim 20:
- the insurance rates being from the plurality of competing insurance companies; and
- the method further comprising the step of:
- reporting to at least one of the insurance companies an accounting of at least some of the insurance policies that have been issued and at least part of the data,
- paying at least one of the insurance companies premiums for at least some of the insurance policies that have been issued.
22. The method according to Claim 15, the insurance policy providing coverage in a country other than the one in which the customer resides.

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23. An Internet-based method of facilitating the dispensing of insurance, the method comprising in combination, in any order, at least the steps of:

offering quotes through an Internet website on insurance policies from a plurality of insurance companies;

offering quotes through the Internet website on insurance policies through a plurality of insurance agents, the insurance agents logging into the website;

offering quotes through the Internet website on insurance policies directly to members of the public who log into the website; and

offering quotes through the Internet website to members of the public through links on insurance agents' websites.

24. The method according to Claim 23:

the quotes being offered to customers, at least some customers:

being at different locations, and

accepting at least one of the quotes and agreeing to purchase an insurance policy; and

the method further comprising the step of facilitating the electronic distribution of proof of coverage to the locations of the customers who agree to purchase insurance policies.

25. The method according to Claim 23, the quotes being for specialty insurance.

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26. A method of an insurance company selling insurance policies, the method comprising in any order at least the steps of:

providing policy information to a managing general agent, the policy information including at least insurance rates and underwriting guidelines;

authorizing the general agent to sell at least a plurality of the insurance company's insurance policies in accordance with the policy information, the general agent being configured to:

receive data via the Internet from a customer, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines,

provide to the customer via the Internet, insurance rates for insurance policies from a plurality of competing companies, the competing companies including said insurance company, the competing companies being identified for each insurance rate,

receive from the customer via the Internet an instruction to purchase an insurance policy,

receive a payment or a promise to pay, and

facilitate the electronic distribution of proof of coverage to the location of the customer;

receiving from the general agent an accounting of the insurance policies that have been issued and at least part of the data; and

receiving payment for the insurance policies that have been issued from the general agent.

27. The method according to Claim 26:

the general agent further being configured to contract with a plurality of insurance agents; and

the insurance agents performing advertising.

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28. The method according to Claim 27:
the general agent having at least one website;
the website being configured to at least:
 receive the data,
 provide the rates,
 receive the instruction to purchase, and
 facilitate the electronic distribution of the proof of coverage;
the advertising including registering with at least one search engine;
the insurance agents referring customers to the website;
the general agent paying the insurance agents commissions;
the general agent paying the insurance company for insurance policies sold.
29. The method according to Claim 28:
customers further being referred to the website from non-agents; and
the general agent paying the non-agents for referrals.
30. The method according to Claim 26, the insurance being automobile insurance.
31. The method according to Claim 26, the insurance being specialty insurance.
32. The method according to Claim 26, the insurance providing coverage exclusively in a country other than the one in which the customer resides.
33. The method according to Claim 26 further comprising the step of verifying that the data is correct.
34. The method according to Claim 26 further comprising the step of adjusting a plurality of claims.